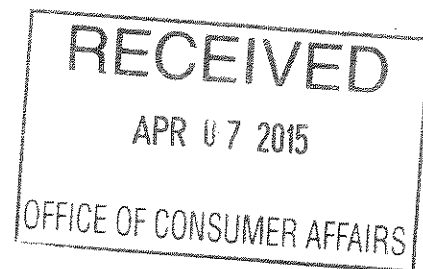


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April 3, 2015

FEDERAL EXPRESS

Attorney General Maura Healey
Office of the Attorney General
One Ashburton Place
Boston, MA 02108

Dear Attorney General Healey:

Pursuant to G.L. c.93H, I am writing to notify you of an unauthorized access of personal information involving two (2) Massachusetts residents.

NATURE OF THE SECURITY BREACH OR UNAUTHORIZED USE OR ACCESS

The unauthorized access occurred on or about March 31, 2015, and involved the transmission of an email designated for a client which included copies of loan documents listing names and address, social security and drivers' license numbers. Through inadvertence and human error the email was sent to the wrong party.

NUMBER OF MASSACHUSETTS RESIDENTS AFFECTED

It appears that the information of two (2) individuals was accidentally sent to the wrong party. The affected Massachusetts residents have received, or will shortly receive, notice under G.L. c.93H s 3(b). A copy of the notice is enclosed with this letter.

STEPS YOU HAVE TAKE OR PLAN TO TAKE RELATING TO THE INCIDENT

I have emailed the party who erroneously received the email. I have advised them that any use of the information is unlawful and have requested that the information be deleted. I have also contacted the borrower whose information was erroneously sent by email and offered credit monitoring services through the mortgage lender involved in their loan transaction.

As of this letter, I am not aware of any evidence that the personal information at issue has been used for a fraudulent purpose. The mortgage lender has also offered to pay for credit monitoring services to the affected residents.

In accordance with c. 93H, I am also copying the Director of Consumer Affairs and Business Regulation on this letter. Should you have any questions or need further information please contact me at (508) 366-1061. I may also be reached on my mobile phone at (617) 834-6378.

Sincerely,

A handwritten signature in black ink, appearing to read "Gary P. Sanginario". The signature is fluid and cursive, with the first name "Gary" being more prominent.

Gary P. Sanginario

GPS/kf

Cc: Director of Consumer Affairs and Business Regulations
Commonwealth of Massachusetts